



For Small Business Employees:

Information related to the announcement that small businesses that have selected health coverage through Vermont Health Connect will have their current 2013 plans extended until premium processing and payment functions are operational, ensuring continuous coverage for employees

Last updated: December 4, 2013

The following Q&A is intended to answer common questions. Please call our toll-free Small Business Hotline at 1-855-499-9800 or send an email to vthealthconnect@state.vt.us for any additional questions, or call your current health insurance carrier as follows:

Blue Cross Blue Shield: 1-800-255-4550, www.BCBSVT.com/exchangebenefits

MVP Health Care: 1-888-687-9872, www.DiscoverMVP.com

Q&A - Small Business Employee

My employer offered the full menu of plan options through Vermont Health Connect; how does this announcement impact me?

You will have your current 2013 health plan extended until the premium processing and payment functions of Vermont Health Connect are available. Once those functions are available, your choice for 2014 Vermont Health Connect coverage will be honored and new plans will begin. Your employer will be notified as soon as the premium processing and payment functions are available.

Will I be credited for any use of deductible or out-of-pocket expenses during the period of extension?

On January 1, 2014, the deductible and out-of-pocket amounts for your 2013 health plan will reset to zero, as they would at the beginning of any plan year. If you have selected the same carrier for your 2014 Vermont Health Connect plan, any deductible and out-of-pocket amounts accumulated from January 1st until the end of the extension period will apply to your 2014 Vermont Health Connect plan.

Will I receive a new ID card during the period of 2013 plan extension?

No, you will not receive a new ID for the extension.

What if my employer has informed me that it has decided to drop coverage and that no employer-sponsored health coverage will be available to me in 2014?

If you want to obtain coverage for yourself or your family individually for 2014, you should immediately enroll through Vermont Health Connect as an individual/family. You can enroll online at Vermonthealthconnect.gov or by phone by calling our toll-free Customer Support Center at 1-855-899-9600. You must enroll by December 23rd for January 2014 coverage.

What if my employer did not offer any insurance this year, but had planned to offer insurance starting in January through Vermont Health Connect? Will I be covered on January 1st?

Your employer-sponsored coverage will not commence until payment processing is available. If you want to ensure that you have coverage in January 2014, you have two choices for this interim period between January 1st and up to March 31st:

1. If you carry coverage individually right now, contact your carrier and extend your current individual plan up through March 31, 2014. OR
2. Enroll now through Vermont Health Connect as an individual/family. You can enroll online at Vermonthealthconnect.gov or by phone by calling our toll-free Customer Support Center at 1-855-899-9600.